

Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002

Send Payments to:
Fay Servicing, LLC
PO Box 88009
Chicago, IL 60680-1009

Send Correspondence to:
Fay Servicing, LLC
Attn: Customer Service Dept
PO Box 809441
Chicago, IL 60680-9441



9314 7100 1170 1059 2592 16

RETURN RECEIPT REQUESTED

20210409-256


LINDA A MORIN
7 LANE RD
GREENE, ME 04236-3122

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

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EXHIBIT

I



8004957166

Sent Via Certified Mail™ with Return Receipt

9314 7100 1170 1059 2592 16

04/09/2021

LINDA A MORIN
7 LANE RD
GREENE, ME 04236-3122

Loan Number:

Property Address: 7 Ln Rd
Greene, ME 04236

NOTICE OF RIGHT TO CURE

Dear LINDA A MORIN:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan acting on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as Trustee of LSRMF MH Master Participation Trust II ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 05/21/2021 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Fay Servicing, LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Fay Servicing, LLC or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$88,087.14, which consists of the following:

Next Payment Due Date: 05/01/2014

Total Monthly Payments Due: \$86,655.24

Monthly Payment	05/01/2014	\$1,031.61
Monthly Payment	06/01/2014	\$1,031.61
Monthly Payment	07/01/2014	\$1,031.61
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Monthly Payment	03/01/2021	\$1,031.61
Monthly Payment	04/01/2021	\$1,031.61
Late Charges:		\$0.00
Corporate Advance Balance:		\$1,576.00
Unapplied Balance:		<u>(\$144.10)</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:		\$88,087.14

You can cure this default by making a payment of \$88,087.14 by 05/21/2021 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. If you make a payment of \$88,087.14 by 05/21/2021, you will be restored to all rights under the Security Instrument as though the default had not occurred. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments but are not required to cure the default. Please include your loan number and property address with your payment and send to:

Fay Servicing, LLC
PO Box 88009
Chicago, IL 60680-1009

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If immediate payment in full is required, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective if you meet the following conditions: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the property and rights under the Security Instrument; and 4) do whatever Lender reasonably requires to assure that Lender's interest in the property, Lender's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Fay Servicing, LLC or a counseling agency approved by the United States Department of Housing and Urban Development. A list of approved counseling agencies is included with this letter.

You may contact the following persons with authority to modify your mortgage loan:

Fay Servicing, LLC
425 S. Financial Place, 20th Floor
Chicago, IL 60605
8004957166

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property.

Fay Servicing, LLC is a debt collector, this is an attempt to collect a debt and any information obtained will be used for that purpose.

Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us in writing within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, **AND** joined after signing

the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact Eduardo Galvan toll-free at 1-800-495-7166 if you have questions about your rights under SCRA.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Fay Servicing, LLC
425 S. Financial Place, 20th Floor
Chicago, IL 60605
8004957166

Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-873-3500 E-mail: N/A Website: www.penquis.org	282 Harlow St Bangor, Maine 04401-4962
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7983 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mimacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3910
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndlgeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4820
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganjo@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2803 Fax: 207-490-6026 E-mail: masha.quinn@yocac.org Website: www.yocac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4029 E-mail: homequest@community-concepts.org Website: https://www.ccmaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339

<https://apps.hud.gov/offices/hsg/sth/hcc/hcs.cfm?webListAction=search&searchstate=ME>

VCP55

Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002



2360174485

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

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PO Box 88009
Chicago, IL 60680-1009

20210409-256

Send Correspondence to:
Fay Servicing, LLC
Attn: Customer Service Dept
PO Box 809441
Chicago, IL 60680-9441

Robert L Morin
7 LANE RD
GREENE, ME 04236-3122

W_ME_RTC



8004957166

Sent Via Certificate of Mailing

04/09/2021

Robert L Morin
7 LANE RD
GREENE, ME 04236-3122

Loan Number:

Property Address: 7 Ln Rd
Greene, ME 04236

NOTICE OF RIGHT TO CURE

Dear Robert L Morin:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan acting on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as Trustee of LSRMF MH Master Participation Trust II ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 05/21/2021 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Fay Servicing, LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Fay Servicing, LLC or another party may acquire the property by means of foreclosure and sale.

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To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Fay Servicing, LLC or a counseling agency approved by the United States Department of Housing and Urban Development. A list of approved counseling agencies is included with this letter.

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425 S. Financial Place, 20th Floor
Chicago, IL 60605
8004957166

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the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact Eduardo Galvan toll-free at 1-800-495-7166 if you have questions about your rights under SCRA.

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Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Fay Servicing, LLC
425 S. Financial Place, 20th Floor
Chicago, IL 60605
8004957166

Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-873-3500 E-mail: N/A Website: www.penquis.org	282 Harlow St Bangor, Maine 04401-4962
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7983 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mimacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3910
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndlgercimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4820
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganjo@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
ARROSTOCK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.scap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2803 Fax: 207-490-6026 E-mail: masha.quinn@yocac.org Website: www.yocac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4029 E-mail: homequest@community-concepts.org Website: https://www.ccmaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339

<https://apps.hud.gov/offices/hsg/sth/hcc/hcs.cfm?webListAction=search&searchstate=ME>

VCP55

Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002



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Fay Servicing, LLC
PO Box 88009
Chicago, IL 60680-1009

20210409-256

Send Correspondence to:
Fay Servicing, LLC
Attn: Customer Service Dept
PO Box 809441
Chicago, IL 60680-9441


LINDA A MORIN
7 LANE RD
GREENE, ME 04236-3122

W_ME_RTC



8004957166

Sent Via Certificate of Mailing

04/09/2021

LINDA A MORIN
7 LANE RD
GREENE, ME 04236-3122

Loan Number:
Property Address: 7 Ln Rd
Greene, ME 04236

NOTICE OF RIGHT TO CURE

Dear LINDA A MORIN:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan acting on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as Trustee of LSRMF MH Master Participation Trust II ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 05/21/2021 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Fay Servicing, LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Fay Servicing, LLC or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$88,087.14, which consists of the following:

Next Payment Due Date: 05/01/2014

Total Monthly Payments Due:		\$86,655.24
Monthly Payment	05/01/2014	\$1,031.61
Monthly Payment	06/01/2014	\$1,031.61
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Monthly Payment	02/01/2021	\$1,031.61
Monthly Payment	03/01/2021	\$1,031.61
Monthly Payment	04/01/2021	\$1,031.61
Late Charges:		\$0.00
Corporate Advance Balance:		\$1,576.00
Unapplied Balance:		<u>(\$144.10)</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:		\$88,087.14

You can cure this default by making a payment of \$88,087.14 by 05/21/2021 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. If you make a payment of \$88,087.14 by 05/21/2021, you will be restored to all rights under the Security Instrument as though the default had not occurred. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments but are not required to cure the default. Please include your loan number and property address with your payment and send to:

Fay Servicing, LLC
PO Box 88009
Chicago, IL 60680-1009

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If immediate payment in full is required, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective if you meet the following conditions: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the property and rights under the Security Instrument; and 4) do whatever Lender reasonably requires to assure that Lender's interest in the property, Lender's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Fay Servicing, LLC or a counseling agency approved by the United States Department of Housing and Urban Development. A list of approved counseling agencies is included with this letter.

You may contact the following persons with authority to modify your mortgage loan:

Fay Servicing, LLC
425 S. Financial Place, 20th Floor
Chicago, IL 60605
8004957166

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property.

Fay Servicing, LLC is a debt collector, this is an attempt to collect a debt and any information obtained will be used for that purpose.

Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us in writing within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, **AND** joined after signing

the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact Eduardo Galvan toll-free at 1-800-495-7166 if you have questions about your rights under SCRA.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Fay Servicing, LLC
425 S. Financial Place, 20th Floor
Chicago, IL 60605
8004957166

Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-873-3500 E-mail: N/A Website: www.penquis.org	282 Harlow St Bangor, Maine 04401-4962
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7983 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mimacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3910
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndlgeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4820
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganjo@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
ARROSTOCK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.scap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2803 Fax: 207-490-6026 E-mail: masha.quinn@yocac.org Website: www.yocac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4029 E-mail: homequest@community-concepts.org Website: https://www.ccmaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339

<https://apps.hud.gov/offices/hsg/sth/hcc/hcs.cfm?webListAction=search&searchstate=ME>

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Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002



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Fay Servicing, LLC
PO Box 88009
Chicago, IL 60680-1009

RETURN RECEIPT REQUESTED

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Send Correspondence to:
Fay Servicing, LLC
Attn: Customer Service Dept
PO Box 809441
Chicago, IL 60680-9441


Robert L Morin
7 LANE RD
GREENE, ME 04236-3122

W_ME_RTC



8004957166

Sent Via Certified Mail™ with Return Receipt

9314 7100 1170 1059 2592 09

04/09/2021

Robert L Morin
7 LANE RD
GREENE, ME 04236-3122

Loan Number:

Property Address: 7 Ln Rd
Greene, ME 04236

NOTICE OF RIGHT TO CURE

Dear Robert L Morin:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan acting on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as Trustee of LSRMF MH Master Participation Trust II ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 05/21/2021 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Fay Servicing, LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Fay Servicing, LLC or another party may acquire the property by means of foreclosure and sale.

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Monthly Payment	04/01/2021	\$1,031.61
Late Charges:		\$0.00
Corporate Advance Balance:		\$1,576.00
Unapplied Balance:		<u>(\$144.10)</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:		\$88,087.14

You can cure this default by making a payment of \$88,087.14 by 05/21/2021 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. If you make a payment of \$88,087.14 by 05/21/2021, you will be restored to all rights under the Security Instrument as though the default had not occurred. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.

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Fay Servicing, LLC
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Chicago, IL 60680-1009

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You may contact the following persons with authority to modify your mortgage loan:

Fay Servicing, LLC
425 S. Financial Place, 20th Floor
Chicago, IL 60605
8004957166

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You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, **AND** joined after signing

the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact Eduardo Galvan toll-free at 1-800-495-7166 if you have questions about your rights under SCRA.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Fay Servicing, LLC
425 S. Financial Place, 20th Floor
Chicago, IL 60605
8004957166

Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-873-3500 E-mail: N/A Website: www.penquis.org	282 Harlow St Bangor, Maine 04401-4962
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7983 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mimacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3910
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndlgeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4820
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganjo@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
ARROSTOCK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.scap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2803 Fax: 207-490-6026 E-mail: masha.quinn@yocac.org Website: www.yocac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4029 E-mail: homequest@community-concepts.org Website: https://www.ccmaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339

<https://apps.hud.gov/offices/hsg/sth/hcc/hcs.cfm?webListAction=search&searchstate=ME>

VCP55


Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002

PS form 3877
Type of Mailing: CERTIFIED
April 9, 2021



Line	Article Number	Name, Street & P.O. Address	Postage	Fee	R.R./RRE Fee	Rest. Del. Fee	Reference
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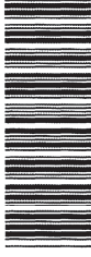
13	9314 7100 1170 1059 2592 09	Robert L Morin 7 LANE RD GREENE, ME 04236-3122	\$0.710	\$3.60	\$2.85	\$0.00	278292
14	9314 7100 1170 1059 2592 16	LINDA A MORIN 7 LANE RD GREENE, ME 04236-3122	\$0.710	\$3.60	\$2.85	\$0.00	278292

Totals		\$10.65	\$54.00	\$42.75	\$0.00		
List Number of Pieces Listed by Sender 15	Total Number of Pieces Received at Post office	Postmaster: Name of receiving employee				Grand Total: \$107.40	
Certified Mail Only:	0	Total Certified mail w/RRE:	15	Total Certified Mail w/RRE:		2021 0	
				USPS BMEU PHX, AZ APR 9			



Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002

PS form 3865
Type of Mailing:
CERTIFICATE OF MAILING
April 9, 2021



1286720

List Number of Pieces
Listed by Sender:

5

Total Number of Pieces
Received at Post office

Postmaster:
Name of receiving employee

Dated:

Line	Reference	Tracking Number	Name, Street & P.O. Address	Postage	Fee
1					
2					
3		2360174485	Robert L. Morin 7 LANE RD GREENE, ME 04236-3122	\$0.710	\$0.44
4		2360174486	LINDA A MORIN 7 LANE RD GREENE, ME 04236-3122	\$0.710	\$0.44
5					

Totals

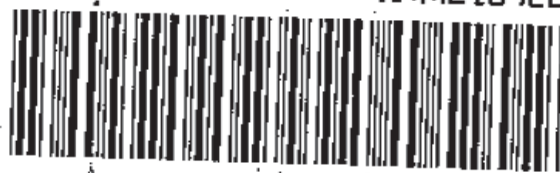
\$3.55 \$2.20
Grand Total: \$5.75



Pay Servicing, LLC
 PO Box 9002
 Temecula, CA 92589-9002

Send Payments to:

Not Here
Address Unknown →



236D174486

20210409-256

LINDA A MORIN
 7 LANE RD
 GREENE, ME 04236-3122

RESORT
 First-Class Mail
 U.S. Postage and
 Fees Paid
 WSO

NIXIE 015 FE 1270 0004/24/2:
 RETURN TO SENDER
 ATTEMPTED - NOT KNOWN
 UNABLE TO FORWARD

BC: 92589900202 *1669-01999-24-2
 CAD-95489>8002

531602001980125

ANK

✓✓

51

Transaction Report

Reference #: 278292

	Article Number	Ref #	Record Indicator	Service Type	Name & Address Hide All	Date Mailed	Status	Carrier Pstg. Fees
1	2360174485	278292	ME_RTC	Certificate of Mailing	Robert L Morin 7 LANE RD GREENE, ME 04236-3122	04/09/2021	USPS® Event - Confirm Event	1.150 + CofM
2	9314710011701059259209	278292	ME_RTC	Certified Mail™	Robert L Morin 7 LANE RD GREENE, ME 04236-3122	04/09/2021	DELIVERED LEFT WITH INDIVIDUAL at GREENE,ME	7.160
3	2360174486	278292	ME_RTC	Certificate of Mailing	LINDA A MORIN 7 LANE RD GREENE, ME 04236-3122	04/09/2021	Unclaimed	1.150 + CofM
4	9314710011701059259216	278292	ME_RTC	Certified Mail™	LINDA A MORIN 7 LANE RD GREENE, ME 04236-3122	04/09/2021	DELIVERED TO ORIGINAL SENDER at TEMECULA,CA	7.160
4 Records								\$16.620
1		Page: 1 of 1		Go	Page size: 10		Change	Item 1 to 4 of 4

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Generated: 6/1/2021 11:59:10 AM

From: Nobody <SMTP:nobody@informe.org>
Sent: 4/9/2021 2:25:53 PM
To: WALZ_FAY
WALZ ID: 256_WALZ_FAY@covius.com
[EXTERNAL EMAIL from outside the organization. DO NOT click links or open attachments unless you recognize the sender and know the content is safe. Never give out your user ID or password.]

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice:Fay Servicing, LLC
Owner of the mortgage:U.S. Bank Trust National Association not in its individual capacity but solely as Trustee of LSRMF M
What term best describes the owner of the mortgage?:Non-bank mortgage company
Filer's Email Address:WALZ_FAY@lenderlive.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Matt Donovan 440 S. LaSalle Street - Suite 2000 Chicago, IL 60605 312-291-3589 MDonovan@faymtg.com

Consumer Information

Consumer First name:LINDA
Consumer Middle Initial/Middle Name:
Consumer Last name:MORIN
Consumer Suffix:
Property Address line 1:7 Ln Rd
Property Address line 2:
Property Address line 3:
Property Address City/Town:Greene
Property Address State:
Property Address zip code:04236
Property Address County:Androscoggin

Notification Details

Date notice was mailed:4/9/2021
Amount needed to cure the default:88087.14
Consumer Address line 1:7 LANE ROAD
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town:GREENE
Consumer Address State:ME
Consumer Address zip code:04236

From: Nobody <SMTP:nobody@informe.org>

Sent: 4/9/2021 2:25:44 PM

To: WALZ_FAY

WALZ ID: 256_WALZ_FAY@covius.com

[EXTERNAL EMAIL from outside the organization. DO NOT click links or open attachments unless you recognize the sender and know the content is safe. Never give out your user ID or password.]

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Owner of the mortgage:U.S. Bank Trust National Association not in its individual capacity but solely as Trustee of LSRMF M

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Filer's Email Address:WALZ_FAY@lenderlive.com

Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Matt Donovan 440 S. LaSalle Street - Suite 2000 Chicago, IL 60605 312-291-3589 MDonovan@faymtg.com

Consumer Information

Consumer First name:Robert

Consumer Middle Initial/Middle Name:

Consumer Last name:Morin

Consumer Suffix:

Property Address line 1:7 Ln Rd

Property Address line 2:

Property Address line 3:

Property Address City/Town:Greene

Property Address State:

Property Address zip code:04236

Property Address County:Androscoggin

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Consumer Address zip code:04236